

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Hiroshi YAMAZAKI et al.

Serial No.: 09/486,341

Filed: February 25, 2000

For: INTEGRATED FINANCE RISK MANAGER AND FINANCIAL
TRANSACTION MODELING DEVICE

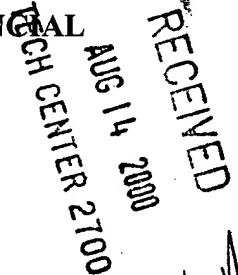
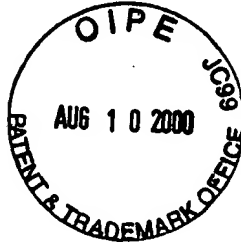
Group Art Unit: 2766

Examiner: Not yet assigned

**INFORMATION DISCLOSURE STATEMENT AND
CERTIFICATION PURSUANT TO 37 CFR 1.97(c)**

Director of Patents and Trademarks
Washington, D.C. 20231

August 10, 2000



Sir:

The attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. One copy of each of these references is attached.

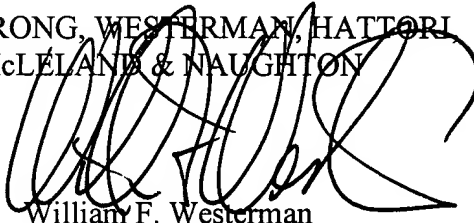
No fee or certification is required in connection with this Information Disclosure Statement, since it is being submitted prior to the issuance of a first official action on the merits or expiration of the three month period following filing of the above-captioned application.

The above information is presented so that the Patent and Trademark Office can, in the first instance, determine any materiality thereof to the claimed invention. See 37 CFR 1.104(a) and 1.106(b) concerning the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the documents cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

The Commissioner is authorized to charge Deposit Account No. 01-2340 for any fee which is deemed by the Patent and Trademark Office to be required to effect consideration of this statement.

Respectfully submitted,

ARMSTRONG, WESTERMAN, HATTORI
McLELLAN & NAUGHTON

A large, stylized handwritten signature in black ink, appearing to read 'W. F. Westerman', is written over the firm name.

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Enclosures: PTO-1449 and 7 references
Search Report under Section 17(5)